



MUNICIPAL HOUSING STATEMENT UPDATE
TOWN OF PENETANGUISHENE

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SUMMARY

In response to a request from the Town of Penetanguishene the Ministry of Municipal Affairs and Housing prepared a Municipal Housing Statement Update in July, 1984. As part of the study, an Assisted Housing Survey was conducted to assess the housing needs of senior citizens and families in the area. Due to additional unpublished Census data and other information, the Town subsequently had the Update revised in January, 1985.

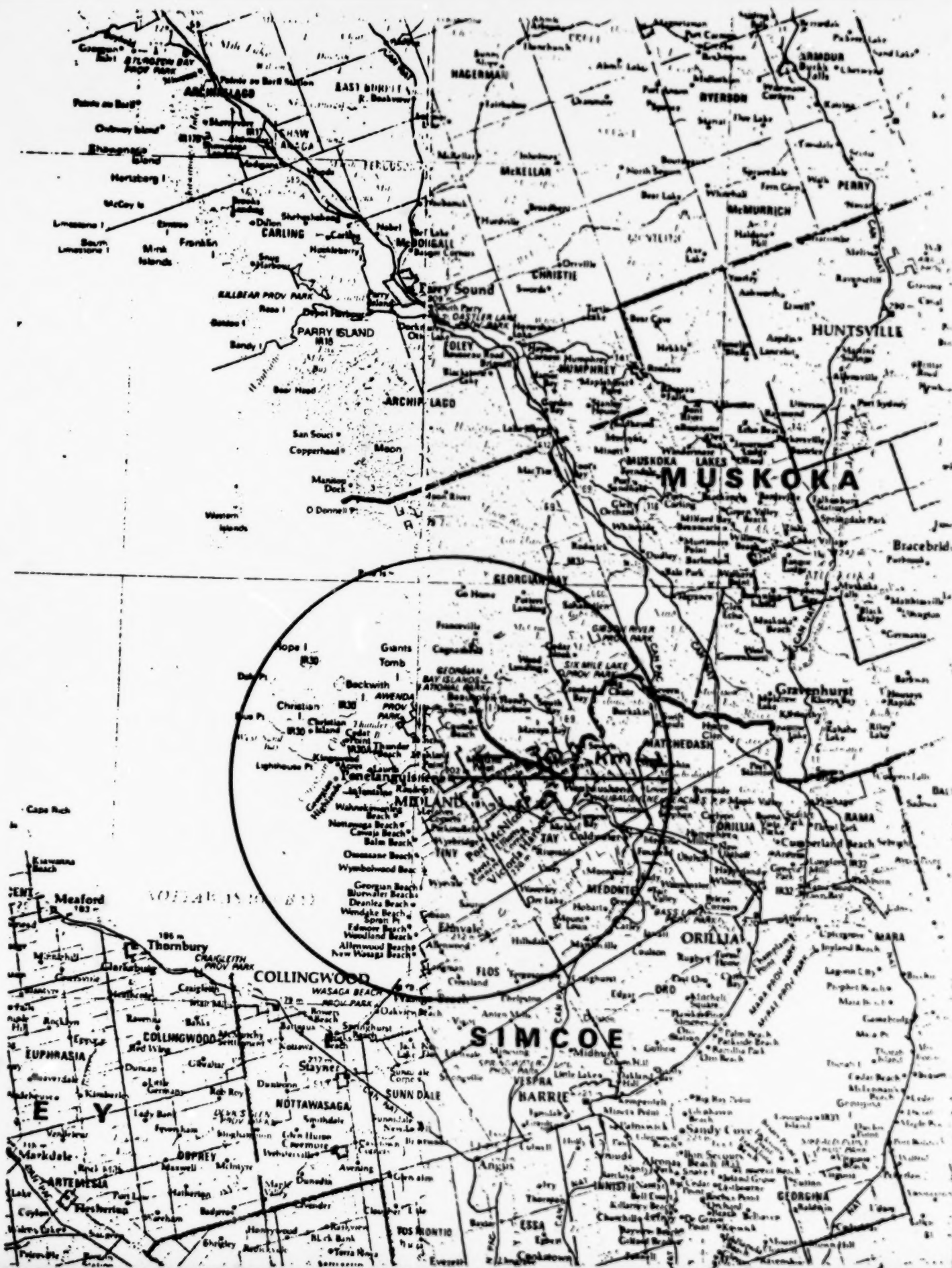
The Update examines population, housing and economic factors, to set targets for new housing in the Town for the years 1985 to 1989. As well, it reviews the housing policies, approved in 1977 in connection with Penetanguishene's original Municipal Housing Policy Statement.

Based on the analysis of recent trends, population in the Town excluding Mental Health Centre patients, is forecast to grow to 5,220 in 1989 from 5,046 in 1982. While some young single adults will likely continue to move away from the Town in search of jobs, this out-migration should peak by 1986 and be counter balanced by an ongoing influx of those aged 50 years plus into the Town, the so-called "coming home" phenomenon.

Economic prospects for the Midland/Penetanguishene area continue to improve. Unemployment as of November 1984 was at a three year low, down 5% from the previous year. There have been a number of local plant expansions and the Towns of Penetanguishene and Midland are considering a joint venture with respect to industrial and tourism promotion and development.

The Update advises that household size, the average number of people living in a dwelling, would continue to decline from 2.9 in 1981 down to 2.5 by 1989. This would be a result of continuing growth in smaller 1, 2 and 3 person households.

The majority of the Town's housing stock is single family detached, and owner-occupied. Between 1970 and 1984, an average of 35 new units were constructed annually in Penetanguishene. Residential construction in 1984 was a banner year for the Town, with a total of 122 new units produced, 77 of which were apartments.





The Town of Penetanguishene has made excellent use of provincial and federal housing programs. In the area of rehabilitation, 495 homes or one quarter (1/4) of the total housing stock received \$1,956,779 in provincial and federal funding for repairs between 1976 and 1984. Under the provincial Convert-to-Rent Program, 72 new apartment units were built in 1984.

Housing targets for the years 1985 to 1989 average 35 new units annually with a total of 93 single family detached, 10 row or townhousing units and 72 apartments for the period. This should bring the Town's total housing stock to 2085 units by 1989. By 1989, approximately 67% of all housing would be ownership with 33% rental.

The Assisted Housing Survey conducted in the Spring of 1984 suggested that to July 1985, there would be a need and demand for 24 to 30 market rent senior citizen units, and for families, 17 to 21 rent-geared-to-income and 9 to 11 market rent units. There was no need for rent-geared-to-income senior citizen units. It is not known how much of these needs have been satisfied by the tremendous building boom in 1984.

MUNICIPAL HOUSING STATEMENT UPDATE

Town of Penetanguishene



A. INTRODUCTION

A.1 Objective

The objective of the Municipal Housing Statement Update is to provide current information for the Council of the Town of Penetanguishene to determine further policies to meet the housing needs of the community.

The Update examines previous recommendations and policies; considers a range of statistics gathered since the initial Statement prepared in 1976 in the areas of population, employment and economic base, land availability, existing housing stock, and assisted housing needs; and finally, makes projections for the Town of Penetanguishene for the years 1985 to 1989.

It should be recognized that any projections in this report serve only as a statistical guideline and are unable to account for such unpredictable variables as economic fluctuations, or changes in personal tastes and attitudes.

A.2 Background

The original Town of Penetanguishene Municipal Housing Statement received Ministerial approval in November 1977. By formal resolution dated December 19, 1983, the Council of the Town of Penetanguishene requested that the Ministry of Municipal Affairs and Housing prepare a Municipal Housing Statement Update on its behalf. As part of the Update, an Assisted Housing Survey was undertaken to review the housing needs of the Town of Penetanguishene. Subsequently, the Update, prepared by the Ministry in July 1984, was revised in January 1985 based on more current data.



Penetanguishene has an Official Plan, approved in November, 1974. Since that time, fourteen amendments to the Official Plan have been approved by Council and the Ministry. The Town also has a comprehensive Zoning By-law, approved in September, 1977.

A.3 Location

The Town of Penetanguishene is located in Simcoe County, approximately 150 kilometres north of Toronto via Highways 400 and 93. It is situated on a picturesque harbour on Georgian Bay's Severn Sound. The nearest urban centres are the cities of Barrie (about 55 kilometres south) and Orillia (about 60 kilometres southeast). The Town of Midland is approximately 5 kilometres east of Penetanguishene (see map following Table of Contents).

A.4 Facilities and Services

The Town of Penetanguishene is well served by a broad range of community and social services and institutions.

Located within the Town are five elementary and two secondary schools. Penetanguishene also has four churches.

Two major banks and a credit union provide financial services to Town residents.

In addition, residents of the Town are well provided with health services including a 70-bed general hospital, nine doctors' and three dentists' practices, and two pharmacies. The regional Mental Health Centre is situated in Penetanguishene. In nearby Midland, the Huronia District Hospital, fifteen doctors and nine dentists are available to Town residents.

Services for senior citizens are provided by two nursing homes, Georgian Manor in Penetanguishene and Villa Nursing Home in Midland, and two old age homes, Huronia Lodge and White Pine Lodge, both in Penetanguishene. The Penetanguishene Senior Citizen Club, the Simcoe County (Barrie) Branch of the V.O.N. and the Meals on Wheels (Penetanguishene General Hospital) all provide assistance and support for senior citizens living on their own.

Numerous community and recreational services are available to Penetanguishene residents.

Penetanguishene Memorial Community Centre consists of an arena used for ice and roller skating and an area for banquet facilities. A curling club, public lounge and club activities are located at the Waterfront Park Community Centre. Throughout the Town are baseball diamonds, tennis courts, tot lots, and fitness and nature trails. The waterfront location provides beach and change room facilities, boat launching ramps, and campgrounds for tents, trailers and recreational vehicles.





B. POPULATION

This section examines trends in population and household growth and makes projections and forecasts for the years 1985 to 1989.

B.1 Municipal Population

The population of the Town of Penetanguishene has fluctuated in the last two decades. As shown in Table 1 below, the total number of municipal residents, excluding Mental Health Centre patients, grew rapidly from 5,038 in 1966 to reach a peak of 5,478 in 1971 and then return to 5,046 in 1982.

TABLE 1: ASSESSED POPULATION

TOWN OF PENETANGUISHENE, 1966-1982*

YEAR	POPULATION
1966	5038
1971	5478
1976	5200
1982	5046

* Excludes Mental Health Centre patients.

Census statistics which include the Mental Health Centre patients also demonstrate the overall decline in population from 1971 as indicated below.

TABLE 2: CENSUS POPULATION

TOWN OF PENETANGUISHENE 1971-1981

YEAR	POPULATION
1971	5497
1976	5460
1981	5315

Source: Statistics Canada, Census of Canada, 1971, 1976 and 1981

Population of the Mental Health Centre changed slightly from 206 in June, 1976 to 230 in June 1981*.

* Data from Mr. Peter Robitaille, Clinical Records, Oak Ridges, January 1985.



B.2 Population by Age Groups

An examination of the changes in the sizes of the Town's broad age groups demonstrates that Penetanguishene follows national trends in this respect. Due to a declining birth rate, there were fewer children in the children's group, ages 0-19 years. On the other hand, due to a general aging trend, there has been growth in the number of adults, aged 20-59 years and senior adults, aged 60 years plus.

TABLE 3: ASSESSED POPULATION BY AGE GROUP

TOWN OF PENETANGUISHENE 1976-1982

YEAR	0 - 19		20 - 59		60+		TOTAL*
	#	(%)	#	(%)	#	(%)	
1976	1840	(35.4)	2500	(48.1)	860	(16.5)	5200
1977	1761	(34.3)	2507	(48.8)	872	(16.9)	5140
1978	1732	(33.3)	2558	(49.1)	914	(17.6)	5204
1979	1653	(31.6)	2616	(50.0)	963	(18.4)	5232
1980	1594	(31.0)	2570	(50.1)	970	(18.9)	5134
1981**	--	--	--	--	--	--	--
1982	1452	(28.8)	2564	(50.8)	1030	(20.4)	5046
1976-1982							
% Change	-21.09		+2.56		+19.77		-2.96%

* Excludes Mental Health Centre residents.

** Figures for 1981 not used since based on a partial survey.

Source: Municipal Assessment Data, 1976-1982.

When the 5 year age groups of the Town are considered, a more detailed analysis of specific changes in Penetanguishene's population from 1976 can be made. Statistics Canada has provided the Town with unpublished records of the breakdown of Penetanguishene's population for 1976 and 1981.

TABLE 4: CENSUS POPULATION BY 5-YEAR AGE GROUPS
TOWN OF PENETANGUISHENE, 1976-1981*



AGE GROUP	1976	1981	DIFFERENCE (1981 MINUS 1976)
0-4	360	330	-30
5-9	340	350	+10
10-14	575	350	-225
15-19	665	585	-80
20-24	525	495	-30
25-29	365	425	+60
30-34	300	355	+55
35-39	280	310	+30
40-44	280	275	-5
45-49	265	255	-10
50-54	330	255	-75
55-59	260	305	+45
60-64	230	275	+45
65-69	220	225	+5
70+	455	530	+75

Source: Unpublished records of the 1976 and 1981 Census of Canada

* Totals do not correspond to published 1976 and 1981 figures.

The most significant changes between 1976 and 1981, as indicated in Table 4, are the substantial reductions in the older children's groups ages 10-14 years and 15-19 years. At the other end of the age spectrum, is an increase in all age groups over 55 years.

Next, in order to ascertain who moved into and out of the Town between 1976 and 1981, each of the 1976 5-year age groups were aged five years to compare with the 1981 groups. For example, the 1976, 15-19 year group is compared with the 1981, 20-24 year group.



TABLE 5: DIFFERENCE BETWEEN 1981 5-YEAR AGE GROUPS AND 1976 5-YEAR AGE GROUPS WHICH HAVE BEEN AGED FIVE YEARS, CENSUS DATA, POPULATION

TOWN OF PENETANGUISHENE

AGE IN 1981	DIFFERENCE BETWEEN 1976 AGED 5 YEARS AND 1981 ACTUAL	% DIFFERENCE FROM 1976
5-9	-10	-2.8
10-14	+10	+2.9
15-19	+10	+1.7
20-24	-170	-25.6
25-29	-100	-19.0
30-34	-10	-2.7
35-39	+10	+3.3
40-44	-5	-1.8
45-49	-33	-11.8
50-54	-10	-3.8
55-59	-25	-7.6
60-64	+15	+5.8
65-69	-5	-2.2
70+	-145	-19.2

Based on Table 5, the most important population movement has occurred in the young adults who were between the ages of 20 and 29 years in 1981. As illustrated in Table 5, 25% of young people aged 20-24, and 19% of those aged 25-29 left the Town of Penetanguishene, most likely in search of jobs. Since the children's age groups did not significantly change, it is considered that childless adults moved while families with children did stay in the Town. The decline in older adults, aged 70+, would reflect deaths in this age group.

B.3 Population Projections

In this section, several options for the Town's future population are considered: (1) a linear regression model prepared by the Ministry of Municipal Affairs and Housing; (2) a forecast based on a recent study of the Midland-Penetanguishene area by York University M.B.A. students; and (3) a forecast aging the 1981 5-year age groups, which considers Penetanguishene's trends in births and deaths and migration movements.



B.3.1 Linear Regression Model

Table 6 projects the population of Penetanguishene to 1989, by age group, based on the Municipal Assessment data in Table 3 for the year 1976 to 1982. The projections reflect an average annual rate of decline of 0.36 percent or approximately 21 persons. Based on this projection, the population of the Town of Penetanguishene could be expected to decline to 4941 persons by 1989.

TABLE 6: PROJECTED POPULATION BY AGE GROUP
TOWN OF PENETANGUISHENE 1983-1989

YEAR	0-19		20-59		60+		TOTAL
	#	%	#	%	#	%	
1983	1397	27.6	2607	51.4	1063	21.0	5068
1984	1333	26.4	2620	51.9	1093	21.7	5046
1985	1270	25.3	2632	52.4	1123	22.3	5025
1986	1207	24.1	2645	52.9	1152	23.0	5004
1987	1143	22.9	2658	53.4	1182	23.7	4983
1988	1080	21.8	2670	53.8	1212	24.4	4962
1989	1017	20.6	2683	54.3	1241	25.1	4941

Source: Ministry of Municipal Affairs and Housing,
Linear Regression

For comparative purposes, population projections have also been prepared based on Census figures. Table 4 indicates that the average annual rate of decline of 0.30 percent, or approximately 18 persons, could result in a total population of 5,187 by 1989.

TABLE 7: POPULATION PROJECTIONS BASED ON
CENSUS STATISTICS, 1983-1989

YEAR	POPULATION
1983	5297
1984	5278
1985	5260
1986	5242
1987	5224
1988	5206
1989	5187

Source: Ministry of Municipal Affairs and
Housing, Linear Regression



Since the linear regression models are based on the broad population groups, and only reflect changes since 1976, they do not represent the specific population trends in Penetanguishene which were uncovered in the analysis of the 5 year age groups.

For example, in Table 6 the model suggests that the children's group will continue to decline by a whopping 380 from 1983 to 1989. However, the 5 year analysis in Table 4 indicated that the drop in the birth rate began to stabilize after 1966. Thus, a continuing decrease in the children's group is unlikely and the model is discounted.

B.3.2 Forecast from the Economic Development Strategy for Midland and Penetanguishene

In June, 1984 a group of York University M.B.A. students completed a comprehensive economic study* of the Midland/Penetanguishene area which suggested a long term joint economic strategy for the area. The report advises that due to a considerable number of young people entering the labour force, 196 new jobs will be needed for young Penetanguishene residents between 1981 and 1986. (p. 125). The number of new jobs needed, then, drops to only 24 between 1986 and 1991. (p. 125).

In the review of the demographic changes, the study notes that the Midland/Penetanguishene area experienced a lower growth rate than Ontario as a whole between 1976 and 1981 (p. 5). While the entire area lost 500 residents due to out-migration during the same period, Midland lost 600 while the Town of Penetanguishene actually gained 100! (p. 130). It suggests that the entire Midland/Penetanguishene area will likely experience a total population growth of 100 people annually (p. 6).

Since Penetanguishene's population represents 16% of the Midland-Penetanguishene-Tiny-Tay-Victoria Harbour-Port McNicoll area, the Town could anticipate 16% of the average annual growth, or 16 people per year. Based on these assumptions, a possible total 1989 population for the Town would be 5443.** If the approximately 220 patients of the Mental Health Centre were deducted from this figure, the total of Town residents would be about 5,220.

* Farah Farah et al, A Direction for the Future: An Economic Development Strategy for Midland and Penetanguishene

** 1981 Census population of 5315 plus $(8 \times 16)128 = 5443$



B.3.3 Forecast Based on Penetanguishene Trends

Changes in population results from two sources: (a) the difference between the number of births and deaths and (b) the difference between "in-migrants"-people moving into the community, minus "out-migrants"-people moving out of the community.

B.3.3(a) Births and Deaths

Unfortunately, records of births and deaths of Penetanguishene residents are not specifically available. However, general birth trends may be inferred from Table 4, for the 5-year age groups. As indicated on Table 4, the number of 5-year births which yielded about 665 "baby boom" children between 1956 and 1961, dropped to about 575 children between 1961 and 1966, and finally bottomed out around 350 children for each 5-year period from 1966 to 1981. Based on these trends, births for the next 5 years between 1981 and 1986 could be expected to be between 320 and 350 children for the Town.

Deaths are even more difficult to ascertain because they are spread throughout the age spectrum. Since the Town gained 100 people through migration between 1976 and 1981, yet lost 145 in total (5315-5460), the number of deaths would appear to exceed the total number of births and net "in-migrants".

B.3.3(b) Migration

Considering the tremendous flows of out-migration of its neighbouring urban municipalities of Midland and Orillia, the Town of Penetanguishene has demonstrated its magnetic attraction for in-migration. For example, the Town of Midland had a net loss of 600 people, and the City of Orillia lost a total of 1915 people due to migration between 1976 and 1981. In contrast, Penetanguishene gained 100 people during the same period. This seems to substantiate the local feeling that many former Town residents are "coming home".

The "coming home" phenomenon seems to be ongoing. In 1984, a banner year for residential construction in the Town, 122 new housing units were created, 77 of which were apartments. At the end of December, only 7 apartment units had not been leased. Since almost one-half of the new tenants in the new Lincoln Court Apartments for example, are from out of town, it can be concluded that the wave of "in-migration" is continuing. As well, most of the new out-of-town tenants are also over 50 years. It is anticipated that this wave of "in-migration" of older adults will continue into the municipality.



On the other hand, a portion of young single people will likely continue to move away from the Town in search of jobs. This was the case, as demonstrated in Table 4, between 1976 and 1981. As noted previously, according to the York University study, there will be a high demand for 196 new jobs for young people between 1981 and 1986, but the demand will peak and drop rapidly after 1986 to only 24 new jobs needed between 1986 and 1991. Thus, the out-migration of young people should peak by 1986, or before, if new jobs are created in the area.

Based on the trends discussed above, the 1986 population for the Town should be about the same as the 1981 total. While young people would likely leave the Town, their outflow would be balanced by an influx of adults over 50 years. The birth rate is expected to stabilize. After 1986, the population of the Town should start to grow slowly as more young people stay in the Town and have families. A forecast reflecting these trends is set out in Table 8 below:

TABLE 8: FORECAST OF POPULATION BY AGE GROUP
TOWN OF PENETANGUISHENE, 1982-1989

YEAR	0-19		20-59		60+		TOTAL
	#	%	#	%	#	%	
1982							
EXISTING	1452	(28.8)	2564	(50.8)	1030	(20.4)	5046
1983	1442	(28.5)	2572	(50.7)	1054	(20.8)	5068
1984	1432	(28.1)	2580	(50.7)	1079	(21.2)	5091
1985	1421	(27.8)	2588	(50.6)	1103	(21.6)	5112
1986	1411	(27.5)	2596	(50.6)	1127	(22.0)	5134
1987	1401	(27.2)	2604	(50.5)	1151	(22.3)	5156
1988	1391	(26.9)	2612	(50.4)	1175	(22.7)	5178
1989	1380	(26.5)	2620	(50.4)	1200	(23.1)	5200

Source: 1982, Municipal Assessment Data
1983-1989, McNair & Marshall
Planning and Development Consultants

For the purposes of this Update, the 1989 population is anticipated to be the 5200 as forecast in Table 8 above, and developed from the York U.P.A. Study. The linear regression models which suggested a decline in population are discounted because they are based on information which did not indicate a stabilization of the Town's birth rate which occurred after 1966.



B.4 Household Formation

Census statistics indicate that the average household size in the Town of Penetanguishene is declining. The average number of persons per household declined from 3.6 in 1971 to 3.2 by 1976. By 1981, it had declined further, but at a slower rate, to 2.9 persons per household. Table 9 demonstrates household type and size from 1971 to 1981. Family households have 2 or more persons, while non-family households are 1-person households.

TABLE 9: PRIVATE HOUSEHOLDS BY TYPE AND NUMBER
TOWN OF PENETANGUISHENE 1971-1981

YEAR	FAMILY		NON-FAMILY		TOTAL	AVERAGE PER HOUSEHOLD
	#	%	#	%		
1971	1220	(87.5)	175	(12.5)	1395	3.6
1976	1315	(82.4)	280	(17.6)	1595	3.2
1981	1390	(79.7)	355	(20.3)	1745	2.9

Source: Statistics Canada, Census of Canada, 1971, 1976, and 1981

While the household size has dropped, the growth in new households has been in the 1-person and 3-person types as illustrated in Table 10.

TABLE 10: PRIVATE HOUSEHOLDS BY SIZE
TOWN OF PENETANGUISHENE, 1976-1981

TYPE	1976	1981	DIFFERENCE	
	#	#	1976-1981	%
1-PERSON	280	355	75	(+26.8)
2-PERSON	440	480	40	(+ 9.1)
3-PERSON	280	365	85	(+30.4)
4-5 PERSON	420	445	25	(+ 6.0)
6+PERSON	180	105	-75	(-41.7)

Source: Statistics Canada, Census of Canada, 1976 and 1981



B.5 Household Projections

Assuming that the trend of decreased household size continues, but at a slower rate, and that the percentage of non-family households will continue to increase, due to growth in the 60+ age group, it is possible to project the number of households which will be created by 1989, as demonstrated in Table 11.

TABLE 11: PROJECTED PRIVATE HOUSEHOLDS BY TYPE AND NUMBER, TOWN OF PENETANGUSHENE, 1981-1989

YEAR	FAMILY		NON-FAMILY		TOTAL	AVERAGE/ HOUSEHOLD
1981	1404	(79.6)	359	(20.4)	1763	2.90
1982	1410	(79.7)	359	(20.3)	1769	2.85
1983	1428	(79.9)	360	(20.1)	1783	2.80
1984	1473	(77.1)	437	(22.9)	1910	2.75
1985	1491	(76.7)	454	(23.3)	1945	2.70
1986	1511	(76.3)	469	(23.7)	1980	2.65
1987	1528	(75.8)	487	(24.2)	2015	2.60
1988	1542	(75.2)	508	(27.7)	2050	2.55
1989	1564	(75.0)	521	(25.0)	2085	2.50

NOTE: 1981-1984 is the sum of the breakdown of family and non-family households in the 1981 Census of Canada, plus actual building for each year from June 1981 to December 1984. All new single family and duplexes are assumed to be "family households", and all new apartments are considered to be "non-family" for purposes of this exercise, for the housing built between 1981 and 1984.

Source: McNair & Marshall
Planning and Development Consultants

The decrease in average household size and the increased number of households can be explained by several trends. First of all, the tendency among families to delay child bearing and to have fewer children than was common in the past, contributes greatly to the decrease in household size. Secondly, the trend of older children to leave home while still unmarried in order to live independently affects both the size and number of households in a community. Finally, the growth in the senior citizen population, which is mainly comprised of one and two person households, also affects both the size and number of households.



In Penetanguishene, these three trends may result in an average of 2.5 persons living in 2085 households by 1989. This represents an increase of approximately 35 households per year. As indicated in a later section of the report, the 35 households equals the average annual number of new housing units which were constructed in the Town between 1970 and 1984.

C. ECONOMIC BASE

C.1 Employment

Manufacturing (35.0%) and Business and Personal Services (29.8%) together represent almost two-thirds of the employment in the Town of Penetanguishene. Between 1971 and 1981, these figures increased slightly, by 3.3 percent and 0.7 percent respectively. Table 12 summarizes the 1971 and 1981 Census statistics for employment by industry.

TABLE 12: LABOUR FORCE BY INDUSTRY
TOWN OF PENETANGUISHENE - 1971, 1981

INDUSTRY TYPE	1971		1981	
	No.	(%)	No.	(%)
Primary Industry (agriculture, mining)	20	(1.0)	55	(2.2)
Manufacturing	605	(31.7)	875	(35.0)
Construction	140	(7.3)	160	(6.4)
Transportation (communications)	110	(5.8)	70	(2.8)
Trade (Wholesale & Retail)	235	(12.3)	370	(14.8)
Finance, Insurance, Real Estate	50	(2.6)	100	(4.0)
Business & Personal Services	555	(29.1)	745	(29.8)
Public Administration & Defence	85	(4.4)	90	(3.6)
Other	110	(5.8)	35	(1.4)
TOTAL	1915	(100.0)	2490	(100.0)

NOTE: Totals may not add due to random rounding.

Source: Statistics Canada, Census of Canada, 1976 and 1981

The 1981 Municipal Profile indicated the major manufacturing plants located in Penetanguishene. This information has been updated based on an employment survey undertaken in March, 1984, and is presented in Table 13.



TABLE 13: EXISTING MANUFACTURING PLANTS
TOWN OF PENETANGUISHENE

Name of Company	Employees			Products
	Male	Female	Total	
Advanced Extrusions	69	165	234	Aluminum Extrusions
Chemical Valley	43	2	45	Pipe spools for refining
Decor Metal	49	183	232	Automotive seat belts, aluminum trim
ACF Grew Inc.	73	5	78	Fiberglass boats and cruisers
Penetang Bottling	29	13	42	Carbonated beverages
Techform Limited	100	140	240	Automotive parts

Source: Municipal Profile 1981
Ministry of Municipal Affairs and Housing
Employer Survey, March 1984.

As shown on Table 13, the three largest employers in manufacturing are Techform Ltd. with 240 employees, Advanced Extrusions with 234 employees and Decor Metal with 232 employees. Three other manufacturers employ between 40 and 80 people. A number of smaller firms employ less than 20 people.

The majority of industry is light manufacturing in nature and involves the production of component parts for assembly elsewhere, or the assembly of parts to be distributed for retail sale.

The largest single employer in the Town is the Ontario Mental Health Centre with approximately 535 employees (70 percent of which are male).

Table 14 represents the labour force activity by sex, based on information from the 1976 and 1981 Census.



TABLE 14: LABOUR FORCE ACTIVITY BY SEX - 1976, 1981
TOWN OF PENETANGUISHENE

	1976			1981		
	Male	Female	Total	Male	Female	Total
Population 15 Years of age and over	2070	2120	4190	1950	2070	4020
In Labour Force	1350	920	2270	1470	1025	2495
Employed	1245	815	2060	1380	965	2345
Unemployed	105	105	210	90	60	150
Not in Labour Force	720	1200	1920	480	1045	1525
Participation Rate	65.2	43.4	54.2	75.4	49.5	62.1
Unemployment Rate	7.8	11.4	9.3	6.1	5.9	6.0

Note: Totals may not add due to random rounding.

Source: Statistics Canada, Census of Canada, 1976 and 1981

The participation rate is the proportion of the total population aged 15 years and over which is active in the labour market. This includes both employed and unemployed persons. In both Census years, the participation rate was much higher for men than for women. Over the ten year period, the rate increased 10.2% for men and 6.1% for women. By 1981 three-quarters of the male and half of the female population 15 years of age and over were active in the labour market.

The unemployment rate is expressed as a proportion of the participation rate. Rates for both men and women declined over the five year period; however, the decline was greater for women (5.5%) than for men (1.7%). By 1981 6.1% of the male and 5.9% of the female population 15 years of age and over in the labour market, were unemployed.

Employment opportunities in Penetanguishene cannot be looked at in isolation. The Town of Midland, just 5 kilometres to the southeast, provides many employment opportunities for area residents. The York University Economic Development Strategy suggests that Midland and Penetanguishene should adopt a joint strategy for industrial and tourism development. Discussions are underway on this venture between the two communities.



Like most of the province, the Midland/Penetanguishene area has been affected by plant closures, but the area is rapidly recovering. The closure of the RCA plant in Midland in December 1982 resulted in the loss of 600 positions. However, Mitsubishi took over the plant in July 1983 and expects a staff of 400-500 within 5 years time. While 68 positions were lost in 1982 and 1983 with the closing of Midland Tool and Machine and Furnitex Corp., Grew Boats in Penetanguishene, for example, has hired 20 additional workers for a night shift. As well, there have been expansions at Techform and Advanced Extrusions in Penetanguishene. Statistics released recently by the local Canada Employment Centre indicate that current unemployment is at a three-year low of 11.9%, an improvement of 5% over the last year (from Simcoe Report on Business, November 16, 1984).

C.2 Income

The most recent family income statistics for the Town of Penetanguishene are for 1980 from the 1981 Census. In 1980, the average family income in Penetanguishene was \$21,638. This was 22.7% below the provincial average family income of \$28,002, but comparable with nearby municipalities such as the City of Orillia with \$22,558.

In estimating the current year incomes for the Town it is assumed that they have increased with average provincial rises. Based on this assumption, the average family income for the Town of Penetanguishene in 1983 is estimated to be \$27,630.

TABLE 15: AVERAGE FAMILY INCOME PROJECTED FROM 1980 TO 1983
TOWN OF PENETANGUISHENE

Average Ontario Family Income (1983) (estimated)	\$35,750	
		= 1.277
Average Ontario Family Income (1980)	\$28,002	
Average Penetanguishene Family Income (1980)	\$21,638	
Average Penetanguishene Family Income (1983) (estimated)	\$21,638 x 1.277	
	\$27,630	
Sources: Statistics Canada, <u>Census of Canada</u> , Ministry of Municipal Affairs and Housing Estimate.		



Table 16 provides information on the distribution of private household income from the 1981 Census. These figures include both family and non-family (single person) households.

TABLE 16: DISTRIBUTION OF PRIVATE HOUSEHOLD INCOME
- 1980 TOWN OF PENETANGUISHENE

\$	No.	%
Less than 5,000	135	7.7
5,000 - 9,999	335	19.2
10,000 - 14,999	250	14.3
15,000 - 19,999	270	15.5
20,000 - 24,999	285	16.3
25,000 - 29,999	195	11.2
30,000 - 39,999	185	10.6
40,000 plus	90	5.2
	1745	100.0

Average Household Income = \$18,097

Source: Statistics Canada, Census of Canada, 1981

Using the 1978 Family Expenditure Survey which is updated by the Consumer Price Index, statisticians of the 1981 Census calculated those "economic families" (two or more related persons in a household) and those "unattached individuals" whose income would be considered to be below the cutoff for required household expenditures. Table 17 provides a comparison of "low income" households in Penetanguishene and the Province of Ontario as a whole.

TABLE 17: INCIDENCE OF LOW INCOME IN THE TOWN OF
PENETANGUISHENE AND THE PROVINCE OF
ONTARIO, 1980

HOUSEHOLD TYPE	TOWN OF PENETANG.			PROV. ONT.
	TOTAL	LOW INCOME	LOW INCOME AS % OF TOTAL	LOW INCOME AS % OF TOTAL
Economic Families	1375	175	12.5	11.4
Unattached Individuals	450	245	53.7	35.5

Source: Statistics Canada, Census of Canada, 1981



Therefore, according to Table 17, the proportion of families experiencing low income in the Town is comparable to provincial figures. However, almost one half of all single people in Penetanguishene were classed as low income in 1981, which is considerably higher than provincial figures. Since seniors did not seem to be requiring housing assistance, according to the Housing Surveys undertaken in connection with this study, it would appear that single adults under 59 years were low income.

Ownership costs, rents, and Town residents' ability to pay for housing costs are discussed in Part E of the Update.



D. PLANNING AND MUNICIPAL SERVICES

D.1 Planning Policies

On October 5, 1956, the Town of Penetanguishene established the Penetanguishene Planning Area which includes the area within the municipal boundaries of the Town. The Official Plan of the Penetanguishene Planning Area was approved by the Minister on November 7, 1974.

Since that time, fourteen amendments to the plan have received the Minister's approval. Official Plan Amendment 9, the North End Study, was approved with modifications on March 5, 1980. This was not a secondary plan, but had the effect of updating the Official Plan. Similarly, the Downtown Study, Official Plan Amendment 11, was approved February 7, 1980.

The Town also has a Restricted Area Zoning By-law which received Ontario Municipal Board approval on September 21, 1977.

D.2 Water and Sewage Services

The Ministry of the Environment reports that the total capacity of the municipal water system is approximately 10,068 m³/day. The current average daily usage is approximately 2,291 m³/day with a maximum usage of approximately 6,223 m³/day. The consumption breakdown is estimated at 70% domestic and 30% industrial/commercial (including the Mental Health Centre). Modifications to the existing water supply system were completed in 1982. These included the construction of a booster pumping station and 500 I.G.P.M. well, and the installation of high lift pumping. There is also the provision for future booster pumping and standby power facilities.

The supply of water is adequate for the design population and no problems exist. Existing storage is satisfactory for the present population and future population of the lower zone. As development progresses, new storage for the upper zone or an additional supply will be required.



The sewage treatment system is the contact stabilization type with phosphorous removal and has a total capacity of 3,000 m³/day (two modules each rated at 1,500 m³/day). Current usage is 2,661 m³/day with a maximum daily flow of 5,288 m³/day. New sewage treatment and collection systems will be constructed in stages and consist of three modules having a combined ultimate capacity of 4,500 m³/day. One module (1,500 m³/day) is soon to be built during Phase I of construction. Also proposed are modifications to the existing central sewage treatment plant in order to monitor plant by-passing.

There has been an extremely high hydraulic loading in the high runoff time of the year and significant loading during average flow periods. However, the Town has a stormwater management program in progress. From 1970 to 1981, the installation of storm sewers has considerably reduced infiltration, total flows and hours of by-passing at the plant.



E. HOUSING

E.1 Housing Stock

This section examines the Town's existing housing stock, recent construction activity, inventory of development proposals, and involvement in housing programs, and then concludes with housing targets for 1985 to 1989 for Penetanguishene.

E.1.1 Dwellings by Age and Condition

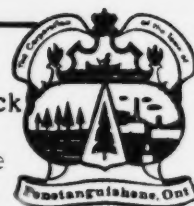
By the end of 1984, there were approximately 1915 housing units in the Town, with 165 new units being constructed between 1981 and 1984. As shown on Table 18, almost one half of Penetanguishene's housing stock was built before 1946. By comparison, this proportion of pre-1946 housing was almost twice that of the Province of Ontario according to the 1981 Census.

TABLE 18: DWELLING UNITS BY PERIOD OF CONSTRUCTION
TOWN OF PENETANGUISHENE, 1984

PERIOD OF CONSTRUCTION	TOTAL	%
Before 1946	895	46.7
1946-1960	210	11.0
1961-1970	225	11.7
1971-1981*	420	21.9
1981*-1984	<u>165</u>	<u>8.6</u>
TOTAL	1915	99.9

* To May 31, 1981

Source: Statistics Canada, Census of Canada, 1981 and
Municipal Records, 1981-1984



Given the relative old age of the Town's housing stock it is not surprising that a portion does require upgrading. During the 1981 Census, householders were asked if their unit required major repairs such as plumbing, electrical or structural repairs. In the Town of Penetanguishene 165 or 9.5% of the 1745 dwellings needed these repairs. This contrasts with the 5.7% of housing units in the Province which required "major" repairs. As noted later, the Town has achieved considerable success in upgrading homes under various housing programs, and is urged to continue these efforts.

E.1.2 Dwellings by Type and Tenure

In 1976, 67.4% of the housing stock in Penetanguishene was comprised of single-detached homes. This was higher than the Provincial average of 56.7% for the same year. By 1981, the Town's proportion of single-detached homes had increased by 2.5% to 69.9% and the Province's had increased slightly to 57.0%.

As shown in Table 19, the number of housing units in the "apartment" and "double" categories remained almost unchanged during 1976 to 1981. However, since the total number of housing units grew due to the increase in single family homes, the proportion of both "apartment" and "double" homes declined.

Single attached units, those attached by a wall extending from the ground to the roof to a non-residential use, represented 6.6% of Penetanguishene's housing in 1976 compared to 11.3% Provincially. This gap remained unchanged in 1981 when 8.3% of Penetanguishene's and 12.9% of Ontario's housing stock was made up of single attached units.

In 1976 the proportion of apartment and duplex units in Penetanguishene at 26.0% was considerably below the Ontario average of 31.2%. By 1981, the Town's average had decreased 4.2% to 21.8% while the Provincial average had decreased 1.8% to 29.3%. It should be noted that the total number of single attached, apartment and duplex units only increased from 520 in 1976 to 525 in 1981. There were no row or town houses in the Town to the end of 1984.



TABLE 19: DWELLING UNITS BY TYPE AND TENURE - 1976 AND 1981, TOWN OF PENETANGUISHENE

TYPE	1976		1981	
	No.	(%)	No.	(%)
SINGLE *	1075	(67.6)	1220	(69.9)
DOUBLE *	230	(14.5)	225	(12.9)
APARTMENT *	290	(18.2)	300	(17.2)

TOTAL	1590	(100.0)	1745	(100.0)
-------	------	---------	------	---------

"Single" - refers to a single dwelling not attached to any other building.

"Double" - includes semi-detached, duplex and dwellings attached to another building such as a store at ground level.

"Apartment"- includes dwelling units in a triplex, quadruplex, apartment building, or converted building.

NOTE: (1) Row housing was included in the "apartment" category in the 1976 Census and in the "double" category in the 1981 Census. However, there was no row housing in Penetanguishene at this time.

(2) Due to rounding, totals do not add.

TENURE	1976		1981	
	No.	(%)	No.	(%)
Own	1115	(70.1)	1225	(70.2)
Rent	475	(29.9)	520	(29.8)
TOTAL	1590	(100.0)	1745	(100.0)

Source: Statistics Canada, Census of Canada, 1976 and 1981

The tenure of the dwelling units in Penetanguishene remained relatively constant between 1976 and 1981. By 1981, 70.2% of the units were owned while 29.8% were rented. The 1981 Provincial averages indicate that 63.3% of the dwelling units were owned while 36.7% were rented.

E.2 Construction Activity

Between 1970 and 1984, a total of 525 new housing units were constructed in the Town or an average of 35 new units each year. By far the most outstanding year for new construction was 1984, when 122 new units were produced. Of the 77 new apartment units created in that year, 72 were built under the provincial "Convert-to-Rent Program". By the end of 1984, only 7 of the apartments remained unleased which indicates a good absorption rate for these new apartments.

TABLE 20: HOUSING COMPLETIONS BY TYPE,
TOWN OF PENETANGUISHENE, 1970-1974



YEAR	BUILDING TYPE*			TOTAL
	SINGLE	DOUBLE	APARTMENT	
1970	14	2	5	21
1971	13	6	-	19
1972	25	-	-	25
1973	30	-	5	35
1974	24	6	4	34
1975	26	48	29	103
1976	30	8	2	40
1977	23	2	1	26
1978	26	4	1	31
1979	16	-	-	16
1980	8	-	2	10
1981	12	2	4	18
1982	6	-	-	6
1983	18	-	1	19
1984	45	-	77	122
	316	78	131	525

- * SINGLE: single family detached
 DOUBLE: includes duplex and semi-detached
 APARTMENTS: includes all self-contained dwelling units within a larger building. Apartments may be in new buildings or converted from existing buildings either residential or non-residential.

Source: Municipal Records, Town of Penetanguishene

If recent construction activity from 1979 to 1984 is considered, then the prime market interest in housing in the Town of Penetanguishene has been in single family homes and apartments. In this period, 55% of the new units were single detached, 44% were apartments and 1% were doubles.



E.3 Inventory of Development Proposals, Vacant Lots Etc.

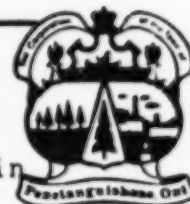
As shown in Table 21, the Town has a well stocked inventory of lots and vacant lands to accommodate future housing. A total of 186 single family lots, and 6 semi-detached are available on plans of subdivision in all stages of the approval process. For multiple family use, there are approximately 2.4 hectares reserved in the Town's Rolling Sands Subdivision. In addition to these lots, an inventory of vacant lands undertaken by the municipality in December, 1984, indicated that there were 73 lots under .4 hectare (1 acre) in size and 16 over this size which could be available for residential development.

Severance activity in the Town has been slight in recent years. Between 1982 and 1984 only 6 new lots were created by severance.

TABLE 21: PLANS OF SUBDIVISION, AND VACANT LOTS, TOWN OF PENETANGUISHENE, DECEMBER 1984

		UNITS/LOTS AVAILABLE		
		<u>SINGLE FAMILY</u>	<u>DOUBLE</u>	<u>MULTIPLE</u>
1.	SUBDIVISIONS			
	A) Final Approval			
	- Rolling Sands	8		2.4 ha.
	- Brule Heights	35		
	- Scave	<u>35</u>		
		78		2.4 ha.
	B) Draft Approval			
	- Penetang Bay	64		
	- R.I.D. Investments	<u>9</u>	<u>6</u>	
		73	6	
	C) Proposed			
	- Pendeco	<u>35</u>		
	GRAND TOTAL	186	6	2.4 ha.
2.	VACANT LOTS	<u>Under .4 ha</u>	<u>Over .4 ha</u>	
		73	16	

Source: Municipal Records, 1984



E.4 Local Participation in Housing Programs

The Town of Penetanguishene has an excellent record in the area of housing program participation in both rehabilitation and in conversion to rental units. Involvement is summarized in Table 22 below.

TABLE 22: SUMMARY OF TOWN OF PENETANGUISHENE
PARTICIPATION IN PROVINCIAL AND FEDERAL
HOUSING PROGRAMS, 1976-1984

A. REHABILITATION

PROGRAM	NUMBER OF UNITS UPGRADED	FUNDS RECEIVED
- R.R.A.P. Housing and Rental	334	\$1,465,236.00
- O.H.R.P. Housing	127	416,543.00
Rental	<u>34</u>	<u>75,000.00</u>
TOTAL	495	\$1,956,779.00

R.R.A.P. - Canada "Residential Rehabilitation Assistance Program"

O.H.R.P. - "Ontario Home Renewal Program"

B. CONVERSION TO RENTAL UNITS

PROGRAM	APARTMENT UNITS BY TYPE				
Ontario Convert to Rent Program	Bachelor 9	1-Bedroom 45	2-Bedroom 17	3-Bedroom 1	Total 72

Thus, between 1976 and 1984, a total of 495 units, or approximately one-quarter (1/4) of the entire municipal housing stock has undergone rehabilitation, with the provincial and federal government contributing nearly two million dollars (\$2,000,000) to these repairs.

In the apartment sector, the provincial Convert-to-Rent Program was responsible for creating 72 new apartment units in 1984. These new units represent nearly 18% of the Town's apartment stock, a remarkable achievement for one year!



The Town has also participated in the Neighbourhood Improvement Program (NIP) and the Ontario Neighbourhood Improvement Program (ONIP). Under NIP, almost two million dollars has been allocated by the three levels of government for the East End Area Redevelopment Plan. Approved projects included acquisition of parkland, landscaping, drainage, lighting and road improvements. ONIP funding in the amount of \$320,000 has been used in the North End for street servicing and land acquisition to provide public waterfront access and undertake land development.

E.5 Housing Market and Affordability

The market value of a new single-detached home in Penetanguishene is estimated to be between \$55,000 and \$60,000. An older home in good condition would have a market value between \$35,000 and \$45,000.

Based on a 1983 average family income of \$27,630 in the Town of Penetanguishene, Table 23 displays the cost of a house which would be affordable to the average Penetanguishene family at various interest rates. In making these calculations, it is assumed that shelter costs should not exceed 30% of gross income. A 10% down payment is provided, and average yearly taxes amount to approximately \$800 for new homes and \$650 for older homes.

TABLE 23: AFFORDABILITY ANALYSIS

<u>Interest Rate (%)</u>	<u>House Price</u>	
	<u>New</u>	<u>Older</u>
10	\$77,522	\$79,074
11	\$72,042	\$73,484
12	\$67,199	\$68,544
13	\$62,901	\$64,161
14	\$59,071	\$60,254
15	\$55,645	\$56,760
16	\$52,569	\$53,622
17	\$49,796	\$50,794
18	\$47,288	\$48,235
19	\$45,011	\$45,913
20	\$42,938	\$43,798

The Table shows that at interest rates up to 15%, a new home would be affordable to the average Penetanguishene family. Older, resale homes would be affordable at interest rates as high as 19%. Therefore, at current interest rates as high as 14-15%, both new and resale homes are within the financial means of the average Penetanguishene family.

As previously indicated, rental accommodation comprised almost thirty percent of the housing stock in 1981. The majority of rental accommodation is in apartment type units.



An average rent for a 3-bedroom unit would range from \$410-\$450 per month. Utilizing the assumption that not more than 25% of family income should be spent on rent, the average family in Penetanguishene could afford a monthly rent of \$575.

However, it was apparent in 1981 that smaller 1 person households in Penetanguishene were experiencing financial problems due to their low income. As noted in Part C of this report, almost one-half of these households had incomes below the cutoffs for normal household expenditures.

Housing costs in the Town have been considerably below the provincial average. For example, in 1981 based on homeowners estimates of value, the average dwelling in the Town was worth \$49,864 which was 36% below the provincial average value of \$78,218. Since the average income in the Town was 22.7% below the provincial average, it would appear that based on income Penetanguishene residents may have been getting a deal.

As illustrated in Table 24, in 1981 it was tenants who were actually doing better on average than owners, because rental payments were correspondingly lower.

TABLE 24: AVERAGE HOUSING COSTS IN THE TOWN OF PENETANGUISHENE, AND PROVINCE OF ONTARIO, 1981

	TOWN OF PENETANGUISHENE	PROVINCE OF ONTARIO	PENETANGUISHENE EXPRESSED AS A % OF ONTARIO AVERAGE
AVERAGE TENANT MONTHLY PAYMENTS	\$205	\$327	62.7
AVERAGE OWNER MONTHLY PAYMENTS	\$337	\$397	84.9

"Average Tenant Monthly Payments" includes heating costs, electrical, water, other municipal services and monthly cash rent.

"Average Owner Monthly Payments" includes heating, electrical, water, other municipal services, monthly mortgage payments, and property taxes including municipal and school taxes.

Source: Statistics Canada, Census of Canada, 1981



The 1981 Census reported that, in the Town, 95 of the 520 tenants, or 18.3%, paid in excess of 25% of their income on housing. This compares with 15.9% of provincial tenants who paid over the 25%. With respect to the Town's homeowners, 190 of the 1225 total, or 15.5% paid more than 25% of their income on housing, compared with 14.6% of provincial homeowners who were in the same position.

Thus, while the Town's housing costs, both for tenants and homeowners, were considerably below provincial averages, the proportion of both tenants and homeowners experiencing affordability problems was about the same as provincial wide figures.

2.6 Housing Targets

Based on the population forecasts, and projected household size, it is anticipated that an additional 175 new households, or an average of 35 new households annually, would be formed between 1985 and 1989. The new households should result from the continuing migration of those 50 years plus into the community, and a continuing growth of 1, 2 and 3 person households in the Town.

Tables 25 and 26 illustrate the existing housing stock, recent construction, and targets by type and tenure. Based on recent trends, it is expected that there would be a continuing demand for apartments by Town residents and those moving into the Town. Towards the end of the period, with more younger people staying in the Town there should be a greater demand for affordable family housing, and it is possible that some town or row housing could be built at this time, in addition to single family housing.

Based on expected household growth, then approximately 35 housing units should be developed annually in order to accommodate this demand.

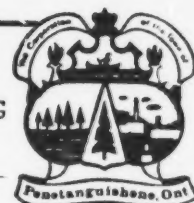


TABLE 25: ACTUAL CONSTRUCTION, 1981-1984 AND HOUSING TARGETS, 1985-1989, BY TYPE, TOWN OF PENETANGUISENE

YEAR	BUILDING TYPE				TOTAL
	SINGLE	DOUBLE	ROW	APARTMENT	
<u>1. ACTUAL</u>					
1981	12	2	-	4	18
1982	6	-	-	-	6
1983	18	-	-	1	19
1984	<u>45</u>	=	=	<u>77</u>	<u>122</u>
1981-1984	81	2	0	82	165
<u>2. TARGET</u>					
1985	18	-	-	17	35
1986	20	-	-	15	35
1987	20	-	-	15	35
1988	20	-	-	15	35
1989	<u>15</u>	=	<u>10</u>	<u>10</u>	<u>35</u>
1985-1989	93	-	10	72	175

Sources: 1981-1984 - Municipal Records
 1985-1989 - McNair & Marshall
 Planning and Development Consultants



TABLE 26: TOTAL HOUSING STOCK BY TYPE AND TENURE, 1981, 1984, AND TARGETS FOR 1989, TOWN OF PENETANG-UISHENE

A. BY TYPE

YEAR	BUILDING TYPE							
	SINGLE		DOUBLE		ROW		APARTMENT	TOTAL
	#	(%)	#	(%)	#	(%)	#	
1981	1220	(69.9)	225	(12.9)	-	(0)	300	1745
1984	1301	(68.1)	227	(11.9)	-	(0)	382	1910
1989*	1394	(66.9)	227	(10.9)	10	(0.5)	454	2085

For definitions, see Table 19.

B. BY TENURE
YEAR

	OWNERSHIP		RENTAL		TOTAL
	#	(%)	#	(%)	
1981	1225	(70.2)	520	(29.8)	1745
1984	1306	(68.4)	604	(31.6)	1910
1989*	1404	(67.3)	681	(32.7)	2085

* target

Source: 1981 - Census of Canada, 1981
 1984 - Census of Canada, 1981, plus Municipal Records
 1989 - McNair & Marshall
 Planning and Development Consultants



F. ASSISTED HOUSING SURVEY

F.1 Background

The Ministry of Municipal Affairs and Housing conducted an Assisted Housing Survey in the Town of Penetanguishene. The Township of Tay also agreed to have part of the Township take part in the survey, since many of the residents relate to the Town for shopping and services.

The purpose of the survey was to assess the need and demand for senior citizen and family housing at both rent-geared-to-income and low end of market rent levels. Based on the findings of this survey, the Town will consider the possible alternatives of providing the needed housing through one of the available assisted housing programs.

F.2 Methodology

a) Questionnaire Survey

To assess the need for assisted housing, questionnaire forms were provided to the Planning Administrator for mailing to all senior citizen households (households with at least one person 57 years of age or over) and to all tenant families. Sufficient French questionnaires were provided to allow residents the opportunity to respond in the language of their choice.

While there are separate questionnaires for seniors and families, the information asked is similar: present shelter costs, quality of accommodation, health, income, assets (for senior citizens), number of children (for families), interest in assisted housing and other related factors. Separate covering letters accompanied the senior and family questionnaires giving an estimate of market rents for one and two-bedroom senior citizen units (\$325 and \$355 respectively) and for two, three and four-bedroom family units (\$400, \$430, and \$460 respectively). Questionnaires were returned and analyzed to determine the need and demand for both rent-geared-to-income and market rental accommodation.



The questionnaire mailout took place on April 4, 1984, and was supported by advertisements and editorials placed in the Penetanguishene Citizen. On April 16, 1984, two public meetings were held in Penetanguishene to discuss the survey with area senior citizens and tenant families. All respondents were asked to return the questionnaire by April 27, 1984.

When analyzing the returned questionnaires, it is assumed that the proportion of need reflected by the questionnaires returned, expressed as a percentage of the current population, will remain the same when projected over the future population. The basic analysis can be presented in the following formula:

$$\begin{array}{l} \text{PERCENT OF CURRENT} \\ \text{POPULATION NEED} \end{array} \quad \times \quad \begin{array}{l} \text{PROJECTED} \\ \text{POPULATION} \end{array} \quad = \quad \text{NEED}$$

b) Waiting List Analysis

A waiting list analysis was also completed to determine the number of applicants that have applied to the North Simcoe and Orillia Housing Authority for accommodation in the Town of Penetanguishene. This portion of the analysis determines the additional demand for rent-geared-to-income units only. The names of the applicants identified by this analysis were cross-referenced with the questionnaire returns to avoid duplication within the targets identified.

Past experience has shown that the waiting list data is an accurate basis for determining unmet need for subsidized housing units. The present need is assessed on the basis of current applications. In addition, historical detail on such factors as flow of new applications, applications, cancellations and unit turnovers is used to project the need over the next twelve month period. The basic analysis can be presented by the following formula:

$$\text{PRESENT NEED} + \text{PROJECTED NEED} - \text{UNIT TURNOVER} = \text{NEED}$$

Combining the results of the questionnaire survey plus the results of the waiting list analysis, this report identifies both the number of persons reflecting sufficient need to warrant the provision of subsidized housing and the number interested in obtaining market rent accommodation in the next twelve months.



F.3 Estimated Subsidy Costs

Tables 27 and 28 illustrate the estimated operating costs of a new senior citizen and family non-profit project constructed in 1985. The rent-geared-to-income rent revenue is estimated based on average revenues in existing O.H.C projects. Market rent estimates are based on an appraisal of private market rents in the Town of Penetanguishene. Revenue from rent-geared-to-income units will fluctuate based on tenant mix, and, market rent levels will be adjusted with changes in the private market.

Under the Municipal Non-Profit Housing Program, the shortfall between operating costs and rent revenue is apportioned as a subsidy between the Federal and Provincial Governments. The Federal Government first provides a subsidy which effectively reduces the mortgage interest rate from current levels to 2 per cent. The Provincial Government then provides additional subsidies as required up to an amount equal to the Federal subsidy. Additional subsidy requirements are met by the Provincial and Federal Governments on a 50:50 basis. Development under other socially assisted housing may have differing cost-sharing formulas.



TABLE 27
PROJECTED SUBSIDY FOR SENIOR CITIZEN
UNITS BUILT IN 1985

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	\$805.00
Estimated Low End of Market Rent**	<u>340.00</u>
Monthly Subsidy Requirement	\$465.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	\$805.00
Estimated Rent Revenue***	<u>144.50</u>
Monthly Subsidy Requirement	\$660.50

- Sources:
- * Ministry of Municipal Affairs and Housing, Appraisal Branch. Operating costs are based on estimated new construction costs at 13.5% interest rate.
 - ** Low End of Market Rent for 1 and 2 bedroom units. Average market rent estimated for 1 and 2 bedroom units for the Town of Penetanguishene, Ministry of Municipal Affairs and Housing, Appraisal Branch.
 - *** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Central Region.

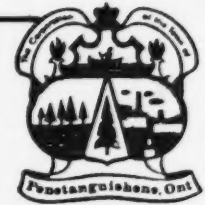


TABLE 28
PROJECTED SUBSIDY FOR FAMILY
UNITS BUILT IN 1985

LOW END OF MARKET RENT UNITS:

Total Monthly Operating Cost*	\$1,103.00
Estimated Low End of Market Rent**	<u>415.00</u>
Monthly Subsidy Requirement	\$ 688.00

RENT-GEARED-TO-INCOME UNITS:

Total Monthly Operating Cost*	\$1,103.00
Estimated Rent Revenue ***	<u>168.00</u>
Monthly Subsidy Requirement	\$ 935.00

- Sources:
- * Ministry of Municipal Affairs and Housing, Appraisal Branch. Operating costs are based on estimated new construction costs at 13.5% interest rate.
 - ** Low End of Market Rent for 2 and 3 bedroom units. Average market rent estimated for 2 and 3 bedroom units for the Town of Penetanguishene, Ministry of Municipal Affairs and Housing, Appraisal Branch.
 - *** 1984 Budgets - Assisted Rental Housing Projects, Regional Housing Programs Office - Central Region.



F.4 Senior Citizen Analysis

a) Area OHC Senior Citizen Housing

There are 75 Ontario Housing Corporation units for senior citizens in Penetanguishene. An additional 208 senior citizen units are available within a 30 kilometre radius of Penetanguishene, as outlined in Table 29.

TABLE 29

AREA OHC SENIOR CITIZEN HOUSING

MUNICIPALITY	DISTANCE KMS.	NO. OF UNITS	STATUS	WAITING LIST AS OF APRIL 30/84
Penetanguishene	-	75	Mgmt	6
Midland	5	133	Mgmt	63
Elmvale	23	34	Mgmt	9
Wasaga Beach	29	41	Mgmt	6

Source: Ontario Housing Corporation, Field Operations

b) Area Non-Profit Senior Citizen Housing

There are no non-profit housing units for senior citizens in Penetanguishene. Within a 30 kilometre radius, the only development is the 32-unit Coldwater Seniors' Apartments Inc., a private non-profit project.

c) Questionnaire Survey Analysis

Approximately 920 questionnaires were mailed out to senior citizen households in the Town of Penetanguishene and the Township of Tay. Of this number, 290 were returned for a response rate of 31.6%. Table 30 summarizes the degree of interest in non-profit housing by type of unit and timing.



TABLE 30

LEVEL OF INTEREST BY UNIT PREFERENCE
SENIOR CITIZENS

Degree of Interest	RGI	Market	Total	
			No.	%
Total No. of Respondents			290	100.0
<u>Less</u>				
Not Interested			109	37.6
Incomplete/Ineligible			3	1.0
Already RGI			19	6.6
Future Interest	13	74	87	30.0
Interest in 3-5 years	4	17	21	7.2
Interest Immediately or within 2 years	7	44	51	17.6

Since the development of a new housing project normally takes between 18 and 24 months, only those respondents who indicated an interest within 2 years are included in the analysis to determine the extent of need for housing in the area. The need of individual respondents for rent-gearred-to income housing is evaluated using the Ministry's own point rating system.

Two of the three questionnaires considered incomplete/ineligible were from respondents who are currently on the North Simcoe and Orillia Housing Authority waiting list. These respondents are considered as part of the waiting list analysis.



Of the 51 respondents who expressed an interest within the 2 year time period, 44 indicated they expect to pay market rents. Three of the remaining 7 respondents who had indicated a probable need for assistance were found to be in serious need. Of the other 4 respondents who were found not to be in serious need, 2 were willing to consider a market rent unit. Table 31 summarizes the overall need for rent-geared-to-income housing.

TABLE 31

RENT-GEARED-TO-INCOME ANALYSIS
SENIOR CITIZENS

Total Interest Immediately or in 2 years (3 tenants, 4 homeowners)	7
(a) Serious Need (3 tenants)	3
(b) Some, but not serious need	4
(c) From (b) those willing to accept market rent unit	2

At this point in the analysis, there is a need for 3 rent-geared-to-income and 46 market rent units.

As it has been the experience of the Ministry of Municipal Affairs and Housing that there is a lower propensity to move among homeowners, a discounting factor is applied to this group. Based on the excellent resale market and low vacancy rate, a factor of 60% has been applied to this group. Table 32 presents the need following discounting.

TABLE 32

ADJUSTED SENIOR CITIZEN DEMAND

	<u>RENT-GEARED- TO-INCOME</u>		<u>MARKET RENT</u>	
	<u>Owners</u>	<u>Tenants</u>	<u>Owners</u>	<u>Tenants</u>
# of Respondents Expressing Interest and Need	0	3	33	13
Less: Homeowner Factor (60%)	0	N/A	20	N/A
Remainder	0	3	13	13
Total		3		26



Based on the figures shown in Table 32, there is a need for 3 rent-geared-to-income and 26 market rent units.

Table 33 projects the need for rent-geared-to-income and market rent accommodation for the next twelve months. The incidence of need among the present senior citizen households is applied to the projected number of senior citizen households.

TABLE 33

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME
AND MARKET RENT SENIOR CITIZEN ACCOMMODATION

	<u>SERIOUS RGI</u>	<u>MARKET RENT</u>
<u>PRESENT NEED</u>		
Total No. of Respondents = 290		
Respondents considered to be in serious need (0.4% of senior citizen households)	3	
Respondents interested in market rent units (3.6% of senior citizen households)		26
<u>PROJECTED DEMAND</u>		
Estimated 749 senior citizen households by 1985		
Additional households considered to be in serious need	0	
Additional households considered to be interested in market rent		1
TOTAL DEMAND TO JULY 1985	3	27

When projected over a 12-month period, there is no additional need for rent-geared-to-income units and an additional demand for 1 market rent unit to July, 1985.



d) Waiting List Analysis

The North Simcoe and Orillia Housing Authority maintains a waiting list of senior citizens who have applied for rent-geared-to-income housing in Penetanguishene. On May 2, 1984, an analysis of the 8 applications on file was undertaken by the Regional Housing Analyst. These applicants were point-rated in a similar manner as in the questionnaire analysis. Table 34 summarizes the results.



TABLE 34

PROJECTED DEMAND FOR SENIOR CITIZEN
RENT-GEARED-TO-INCOME ACCOMMODATION

TOWN OF PENETANGUISHENE

Total Applications on File as of May 2, 1984	8
<u>Projected to July, 1985</u>	
Flow of Applications* (1.25 x 12 months)	+15
Cancellations of Applications* (1.08 x 12 months)	-13
Applications on File	10 ===
Number of Applicants in Need** (62.5%)	6
Turnover in Existing Units* (0.92 x 12 months)	11
New Units Under Development	0
 EXCESS SUPPLY OVER DEMAND***	 (5)

* Based on past experience of the North Simcoe and Orillia Housing Authority from May, 1983 to April 1984.

** Actual proportion of existing waiting list exhibiting need as of May 2, 1984.

*** Excess Supply Over Demand does not necessarily indicate that vacancies will occur, but that a trend is indicated which would allow units to become available to households with only "moderate" need during the period of low demand.

Accuracy: Considered to be statistically accurate to ± 10 percent.



e) Total Demand for Senior Citizen Units

The total need and demand for senior citizen units is determined through both the questionnaire survey analysis and the waiting list analysis.

TABLE 35

COMBINED SENIOR CITIZEN NEED AND DEMAND

	<u>RGI</u>	<u>MARKET RENT</u>
Questionnaire Analysis	3	27
Waiting List Analysis	<u>(5)</u>	<u>N/A</u>
Total	(2)	27

Based on the findings of the Assisted Housing Survey, there is no need for rent-geared-to-income and a demand for 24 to 30 market rent senior citizen units in the Town of Penetanguishene to July, 1985.



F.5 Family Analysis

a) Area OHC Family Housing

There are 32 Ontario Housing Corporation family units in Penetanguishene. Within a 30 kilometre radius of the Town, there are an additional 74 family units available, as outlined in Table 36.

TABLE 36

<u>AREA OHC FAMILY HOUSING</u>				
<u>MUNICIPALITY</u>	<u>DISTANCE KMS.</u>	<u>NO. OF UNITS</u>	<u>STATUS</u>	<u>WAITING LIST AS OF APRIL 30/84</u>
Penetanguishene	-	32	Mgmt	28
Midland	5	74	Mgmt	114

Source: Ontario Housing Corporation, Field Operations.

b) Area Non-Profit Family Housing

There are no non-profit housing units for families in Penetanguishene or within a 30 kilometre radius.

c) Questionnaire Survey Analysis

Approximately 390 questionnaires were mailed to family tenant households in the Town of Penetanguishene and the Township of Tay. Of this number, 83 were returned for a response rate of 21.2%. Table 37 summarizes the degree of interest in non-profit housing by type of unit and timing.



TABLE 37

LEVEL OF INTEREST BY UNIT PREFERENCE
FAMILIES

<u>Degree of Interest</u>	<u>RGI</u>	<u>Market</u>	<u>Total No.</u>	<u>%</u>
Total No. of Respondents			83	100.0
<u>Less</u>				
Not Interested			30	36.2
Incomplete/Ineligible			8	9.6
Already RGI			6	7.2
Future Interest	7	5	12	14.5
Interest in 3-5 Years	2	0	2	2.4
Interest Immediately or within 2 years	19	6	25	30.1

As previously noted, only those respondents interested within a two year time period are considered in this analysis. Respondents who requested rent-geared-to-income accommodation within the two year time frame were point-rated to determine the number in need of rental assistance. Of the 19 who requested rent-geared-to-income assistance, 11 were found to be in serious need. Of the remaining 8 respondents not considered to be in serious need, 4 indicated a willingness to accept a market rent unit.

TABLE 38

RENT-GEARED-TO-INCOME ANALYSIS
FAMILIES

Total Interest Immediately or in 2 years (19 tenants)	19
(a) Serious Need (11 tenants)	11
(b) Some, but not serious need	8
(c) From (b) those willing to accept market rent unit	4



At this point in the analysis there is a need for 11 rent-geared-to-income and 10 market rent units.

All respondents to the family questionnaire were tenants, therefore no discounting for homeownership was required. Therefore, the present need for non-profit family housing is for 11 rent-geared-to-income and 10 market rent units. Table 39 examines whether the need for non-profit housing can be expected to grow in the next twelve months due to projected increases in the number of family households.

TABLE 39

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME
AND MARKET RENT FAMILY ACCOMMODATION

	<u>SERIOUS RGI</u>	<u>MARKET RENT</u>
<u>PRESENT NEED</u>		
Total No. of Respondents - 83		
Respondents considered to be in serious need (1.0% of family households)	11	
Respondents interested in market rent units (0.9% of family households)		10
<u>PROJECTED DEMAND</u>		
Estimated 1105 Family households by 1985		
Additional households considered to be in serious need by 1985	0	
Additional households considered to be interested in market rent by 1985		0
TOTAL DEMAND TO JULY, 1985	11	10

When projected over a 12-month period, there is no additional demand for assisted family housing.



d) Waiting List Analysis

As with the senior citizen analysis, an analysis of the 30 family applications on file with the North Simcoe and Orillia Housing Authority for Penetanguishene was completed. These applicants were point-rated in a similar manner as in the questionnaire analysis. Table 40 summarizes the results.

TABLE 40
PROJECTED DEMAND FOR FAMILY
RENT-GEARED-TO-INCOME ACCOMMODATION
TOWN OF PENETANGUISHENE

Total Applications on File as of May 2, 1984	30
<u>Projected to July, 1985</u>	
Flow of Applications* (2.25 x 12 months)	+27
Cancellations of Applications* (2.25 x 12 months)	-27
Applications on File	30 ===
Number of Applicants in Need** (56.7%)	17
Turnover in Existing Units* (0.33 x 12 months)	4
New Units Under Development (Convert-to-Rent)	5
EXCESS DEMAND OVER SUPPLY	8

* Based on past experience of the North Simcoe and Orillia Housing Authority from May, 1983 to April, 1984.

** Actual proportion of existing waiting list exhibiting need as of May 2, 1984.

Accuracy: Considered to be statistically accurate to ± 10 percent.



e) Total Demand for Family Units

The total need and demand for family units is determined through both the questionnaire survey analysis and the waiting list analysis.

TABLE 41

COMBINED FAMILY NEED AND DEMAND

	<u>RGI</u>	<u>MARKET RENT</u>
Questionnaire Analysis	11	10
Waiting List Analysis	<u>8</u>	<u>N/A</u>
Total	19	10

Based on the findings of the Assisted Housing Survey, there is a need for 17 to 21 rent-geared-to-income and a demand for 9 to 11 market rent family units in the Town of Penetanguishene to July, 1985.

F.6 Total Need and Demand for Assisted Housing

Based on the Assisted Housing Survey, it has been determined that there is a need and demand for 24 to 30 market rent senior citizen units, and 17 to 21 rent-geared-to-income and 9 to 11 market rent family units, to July, 1985. There is no need for rent-geared-to-income senior citizen units.



G. CONCLUSIONS

In this section, key issues are identified which relate to housing in the Town of Penetanguishene.

G.1 Monitoring System

The demographic, housing and economic analyses in this report suggest that many factors related to housing in the Town are in a state of constant fluctuation. In order for the Town to assess housing needs, on a yearly basis, these factors should be monitored.

Records should be kept on:

- population;
- households;
- new construction;
- conversions;
- employment opportunities and other economic factors.

G.2 Housing Targets and New Rental Housing

This Update suggests that an average of 35 new housing units will be needed yearly between 1985 and 1989. More than half of the new units should be single family, with apartments taking up most of the remainder. Since most of the Town's new rental apartment units have been built with the support of senior government programs, it is likely that the need for senior government support for new rental projects will continue. The Town should continue to encourage and support this type of program.

G.3 Housing Conditions

Due to the relative old age of the Town's housing stock, homeowners in Penetanguishene will need to continue their efforts at upgrading their properties. Based on 1981 Census data, the proportion of housing in need of major improvements in the Town is almost twice that of the Province of Ontario as a whole.

G.4 Housing Affordability

While an "average family income" is sufficient to purchase a new house in the \$55-60,000 price range at interest rates up to 15%, there are certain segments of the Town population which may be experiencing financial difficulty. In 1981, 95 of the 520 tenants, and 190 of 1225 homeowners were paying in excess of 25% of their income on housing.



In addition, as indicated on Table 17, of the 1-person households in 1980, 54% or 245 of 450 1-person households had incomes below the cutoffs for required household expenses, and were classed as "low income". Since seniors did not appear to be experiencing financial problems as identified in the Housing Surveys in connection with this study, these 1-person households must be under 59 years. The Town may want to consider assisted housing projects under various federal and provincial programs to help remedy some of these affordability problems.

G.5 Inventory of Lots

The Town should continue to keep track of the number of lots which would be available for new housing. Currently, the inventory exceeds projected housing demands to 1989.



H. EVALUATION OF THE 1976 MUNICIPAL HOUSING STATEMENT

H.1 Background

The initial Municipal Housing Statement was approved by the Minister in November 1977. One of the objectives of this Update is to review the assumptions made in 1976 and evaluate the effectiveness of the adopted housing policies and targets.

The projections made in the initial statement are compared with the actual statistics reported in the 1981 Census and other data sources. This analysis reveals the many changes which have taken place since 1976 and provides new directions of population projections and housing requirement expectations.

H.2 Population

The 1976 MHS made the assumption that the rate of population growth would increase over past trends and the 1980 population would be approximately 6,050. In fact, the 1980 assessed population was 5,134 while the 1981 Census population was 5,315. It appears that the rate of growth anticipated in 1976 was overly optimistic.

H.3 Households

The initial study anticipated that with a population by 1980 of 6,050 and with 3.0 persons per household, by 1980 there would be 2,000 households. In fact, based on the 1981 Census, there were 1,745 households. This Update predicts that by 1989, the Town will have approximately 2,085 households.

H.4 Housing Targets

Based on estimated population and household size projections, the 1976 MHS projected a demand for 60 units per year between 1976 and 1980, or a total of approximately 300 units. As well the ownership/rental tenure split at 80%/20% was to be changed to 70%/30% and then maintained.

The actual increase in dwelling units between 1976 and 1981 was an average of 31 units per year or 155 units in total. In 1981 the tenure split was 70.2%/29.8%, which matches that projected in 1976. In 1984 it is projected that this ratio is 68%/32% which will be maintained to 1989.



H.5 Policy Review

Due to changes in government programs, shifting consumer demands, and the conclusions reached as part of this Update, there are a number of policies in the Town's Municipal Housing Statement (refer to Appendix 1) which require revision or deletion.

Policy 1.1

The Town's role in housing should be identified.

- (1) "That the Town of Penetanguishene shall continue to encourage the construction of new housing and the rehabilitation of the existing housing stock."
- (2) "That the Town shall continue to support policies, projects and programs which provide more affordable housing."

Policies 1.2 and 1.3

The housing targets need to be updated.

- (3) "That Council adopt the housing target of 175 new housing units for the period 1985 to 1989."
- (4) "That Council continue to support new apartments and other projects and programs which encourage rental construction."
- (5) "That Council be receptive to area builders' initiatives which combine innovative planning, design and construction, with emphasis on energy efficiency."

Policies 3.1 through 3.7

These policies refer to participation in specific government programs which have been revised or ended. The policies should all be deleted and replaced with the following:

- (6) "That Council continue to encourage the rehabilitation of the existing housing stock through the utilization of Federal and/or Provincial rehabilitation programs and private funds."
- (7) "That Council support projects and programs which provide needed assisted housing."



Policies 4.1 and 4.2

These policies refer to land banking by the Town and should continue to be in effect. A new policy is suggested to control speculation in the sale of lots.

- (8) "That in selling land within the Town subdivision, the municipality may include any anti-speculation measures deemed necessary at the time of sale in the agreement of purchase."

Policies 5.1 and 5.2

These specific policies regarding servicing are out-dated and should be replaced by the following:

- (9) "That Council closely monitor the housing market in an attempt to plan related services to meet the needs of the projected population."



I. RECOMMENDATIONS

The following summary incorporates the 1976 policies and new policies suggested in this Update.

1. That the Town of Penetanguishene shall continue to encourage the construction of new housing and the rehabilitation of the existing housing stock.
2. That the Town shall continue to support policies, projects and programs which provide more affordable housing.
3. That Council adopt the housing target of 175 new housing units for the period 1985 to 1989.
4. That Council continue to support new apartments and other projects and programs which encourage rental construction.
5. That Council be receptive to area builders' initiatives which combine innovative planning, design and construction, with emphasis on energy efficiency.
6. That Council continue to encourage the rehabilitation of the existing housing stock through the utilization of Federal and/or Provincial rehabilitation programs and private funds.
7. That Council support projects and programs which provide needed assisted housing.
8. That Council closely monitor the housing market in an attempt to plan related services to meet the needs of the projected population.
9. That Council undertake a review of current regulations, standards and legislation concerning residential conversions within Penetanguishene as a means of determining what, if any, further safeguards should be enacted by Council.
10. That in selling land within the Town Subdivision the municipality may include any anti-speculation measures deemed necessary in the agreement of purchase.
11. That the Town Subdivision be used as a "levelling device" in terms of controlling the supply of land available within the Town. That is to say it should be used to complement private land development and provide lots when the private sector cannot.



12. That the Town Subdivision be used to provide serviced lots to local builders as a means of promoting the local economy.
13. That Council encourage the development of a variety of lot sizes and housing types for low, medium and high income groups in order to accommodate the full socio/economic range. Emphasis on continued co-operation with land owners is encouraged in order to ensure reasonably priced lots.
14. That a Housing Action Monitoring System (HAMS) be established with the co-operation of municipal officials and local real estate agents, developers and builders to enable Council to have up-to-date housing information at all times and further enabling the Town to revise or change policies concerning housing, if and when this becomes necessary.
15. That Council create, amend and repeal its housing policies from time to time to attempt to meet the housing needs of the town's citizens.

APPENDIX I
HOUSING POLICIES
1976

HOUSING POLICIES 1976

The following highlights the policy recommendations of the 1976 Municipal Housing Statement.

- 1.1 That Council clearly state that the Town's responsibility in the field of housing supply is recognized and that the Municipality shall create, amend and repeal its Housing Policies within practical limitations in order to affect the housing market so as to make homes more affordable to its citizens.
- 1.2 That Council adopt the target of encouraging the construction of 300 to 350 new housing units during the 5 year period 1976 to 1980. As part of the above, Council should adopt the short-term target of encouraging the construction of 60 additional rental housing units of various types by the end of 1977, in order to secure a ratio between home ownership and rental which approximates the 70% - 30% ratio advocated by this Report.
- 1.3 That Charts No. 2, 2A and 2B be considered to form part of this Policy.
- 2.1 That Council remain open-minded and examine carefully any proposals for reduced standards in terms of lot sizes, home sizes, yard sizes and servicing requirements and encourage development proposals which make use of these decreased standards.

- 2.2 That Council encourage the rehabilitation of homes in those neighbourhoods in which deterioration is evident.
- 2.3 That Council encourage the construction of lower priced housing in an attempt to reduce the price of older housing.
- 2.4 That Council consider any proposal for pre-fabricated or innovative housing and that these proposals be considered not only from the point of view of shelter costs, but also from the additional pressures which this form of development may put on educational, social and recreational services in the community.
- 3.1 The Town continue its enthusiastic involvement in the Neighbourhood Improvement Program, Residential Rehabilitation Assistance Program and the Ontario Home Renewal Program and make every attempt possible to inform the townspeople of the benefits to be accrued from these programs.
- 3.2 That Council continue their involvement in the family and senior citizen rent-geared-to-income programs with the exception that O.H.C. be requested to conduct all future need surveys on an area basis under the assumption that nearby municipalities will assume their 7-1/2% share of the maintenance costs in the usual manner.

- 3.3 That Council advise local builders that the Town has received its Certificate of Eligibility for participation in the Municipal Incentive Program which provides assistance in developing medium density housing under the AHOP regulations.
- 3.4 That Council pass the necessary resolution to allow the Rent Supplement Program to operate within the Town in conjunction with the Assisted Rental Program (rent-geared-to-income) now being operated by O.H.C.
- 3.5 That Council convene an information meeting early in 1977 for the purpose of examining the details of the Community Sponsored Housing Program and to which all interested local community groups should be invited.
- 3.6 That Council not take any steps at this time to become involved in the Home Ownership Made Easy (HOME) Program.
- 3.7 That the Town encourage and support the use of the AHOP program by local builders in the construction of new single family and semi-detached homes.
- 4.1 That the Town Subdivision be used as a "levelling device" in terms of controlling the supply of land available within the Town. That is to say it should be used to supplement private land development and provide lots when the private sector cannot.
- 4.2 That the Town Subdivision be used to provide serviced lots to local builders as a means of promoting the local economy.

- 5.1 That Council ensure that adequate supplies of water and other municipal services be provided in order that housing targets for 1980 can be met, and that any additions which may be necessary to meet these requirements be reflected in subsequent five year capital works budget forecasts.
- 5.2 That Council undertake a study to determine which areas in town require storm sewers and which areas do not, and to determine if a holding basin could be used to handle overflow at peak periods (ie. during storms) thereby increasing the capacity of the present sewage treatment facility and allowing it to handle the proposed population increases.
- 6.1 That a Housing Action Monitoring System (HAMS) be established with the co-operation of municipal officials and local real estate agents, developers and builders to enable Council to have up-to-date housing information at all times and further enabling the Town to revise or change policies concerning housing, if and when this becomes necessary.
- 7.1 That Council undertake a review of current regulations, standards and legislation concerning conversions within Penetanguishene as a means of determining what, if any, further safeguards should be enacted by Council.

(v)

7.2 That Council examine the consequences of enacting reduced urban standards in terms of minimum frontage, lot sizes, ground floor areas, etc., etc., and the effect these reduced standards would have on housing costs.